

Auto Repair Insurance

Policy Summary

Some important facts about the Auto Repair insurance are summarised below. This summary does not describe all the terms and conditions of the policy, please take time to read the full breakdown policy document to make sure you understand the cover provided. This summary does not form part of your contract of insurance.

Your Auto Repair cover helps with the cost of parts and labour of the eligible vehicle.

Your cover is valid from 14 days after the policy has started until the date specified on your ETA customer statement, to a maximum of twelve months in all. Please refer to your ETA customer statement, which is given to you when the policy is issued or amended, this will detail the type and period of cover provided.

The insurance is provided by UK Underwriting Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. And administered by Mechanical Breakdown & General Insurance Services Limited, (M B & G) Howard House, 21/26 Howard Street, North Shields, Tyne & Wear, NE30 1AR.

About your Auto Repair Insurance cover

Features and Benefits of Auto Repair Cover

Cover is provided for the cost of repair or replacement of insured parts of the eligible vehicle where such repair or replacement is necessitated by a breakdown of that vehicle due to Mechanical or Electrical Failure, which occurs during a journey at a distance of over one mile from your home or (provided Home Start is included in Your Membership) at your home address.

In order for Your Auto Repair Cover to apply, the eligible vehicle must:

1. breakdown as a result of Mechanical or Electrical Failure, of a Covered Part as detailed in the Policy document a summary of which is outlined below.
2. as a result of the breakdown be unable to continue its journey safely and
3. an ETA recovery vehicle has attended and taken you to a nominated GARAGE, and
4. need the repair or replacement of insured part(s) to enable the journey to be resumed or, if applicable, commenced.

Summary of Parts Covered

engine, timing belts, turbocharger, cooling, fuel system (petrol), transmission, driveline, 4x4 differential, manual gearbox, automatic gearbox, torque converter, wheel bearing, prop shaft , suspension and steering, clutch (parts only), braking, specified electrical components, working materials.

In addition to this cover there is limited cover for car hire and hotel accommodation following the mechanical breakdown of a vehicle. The policyholder is also covered for mechanical breakdown and hotel accommodation whilst in the EU.

please refer to your policy document for full details

Main Exclusions and Limitations of your cover

- Overheating, corrosion, frost or lack or leakage of anti-freeze lubricants or hydraulic fluids.
- Foreign matter entering the fuel or cooling system.
- A grade of oil, fuel, lubricants, hydraulic fluids or any additives which the manufacturer of the vehicle does not recommend.
- Losses resulting from any modification to the vehicle or the substitution of components by non-standard components or equipment not approved by the manufacturer of the vehicle.
- Non compliance with the conditions relating to the servicing of your vehicle.
- Wear and tear.
- Faults known to be in existence at the time the cover was purchased.
- First £25 of any Claim

please refer to your policy document for full details

Commencement of Cover:

Cover commences 14 days after your policy start date (you cannot claim for a breakdown occurrence before day 15).

Vehicles Eligible to be covered under Auto Repair Cover must:

1. not be more than 10 years old when first registered with the Insurer; and/or
2. have less than 100,000 or more recorded miles, at that time;
3. not weigh more than 3.5 tonnes laden
4. be registered with the ETA for Roadside Recovery cover
5. not be in the vehicle excluded list detailed on pages three and four of the Policy document.

Cover is available for any vehicle which has a roadside recovery policy (Personal or Vehicle) excluding motor caravans, kit cars, taxis, private hire vehicles, any vehicles used for hire or reward, and vehicles specifically excluded in the Policy document, any vehicles used in the provision of courier services and any caravans or other trailers. Any motorcycle must be a two wheeled motorcycle with an engine capacity of over 50cc.

Vehicle servicing obligations

The vehicle must be serviced in accordance with the manufacturer's recommendations and service intervals (Service and mileage records for vehicles are taken from the date ETA Breakdown Repair Cover first commenced for the registered vehicle). Proof of servicing (for example receipts or invoices) may be required for some claims.

Where cover is available

England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The Vehicle is also covered in the European Union for a maximum of 30 days in any 12 months of cover. Repairs should not start until the Claims Department has agreed and has confirmed with you, or the repairer, via an authorisation number that the relevant repairs are covered under your Breakdown Repair Cover.

If you change your vehicle

If you change the vehicle covered, you will not be able to make a claim for 14 days after you have notified the ETA of the vehicle change.

Maximum Amount Payable for Claims

You can claim up to £500 (including VAT and subject to a £25 excess) per claim and make up to 5 paid claims a year.

Making a claim

If you have a claim, please ring us as soon as possible to tell us about it on 0191 259 0647 or 0191 259 6378.

Cancellation right

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 14 days of receiving the policy. See the attached policy addendum and the section headed "How to cancel your policy".

What to do if you are not satisfied

We do everything we can to make sure that our customers get the high standard of service they expect. If you feel you have cause for complaint regarding the information and/or advice about your policy, you should contact the administrators of the policy. You can contact them by writing to: Mechanical Breakdown and General Insurance Services Limited, Howard House, 21/26 Howard Street, North Shields, Tyne & Wear, NE30 1AR or by telephone on 0191 259 6378 or e-mail address - claims@mbginsurance.com

Please remember to quote the details of this insurance and in particular your Policy Number in any correspondence, this may be found at the top of your Proposal Form.

If having received a response from MB&G Insurance Services Limited you remain dissatisfied you should write to:

The Customer Relations Manager, UK General, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

Please ensure you quote your policy number and where the insurance was purchased.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

Your statutory rights are not affected if **you** choose to follow the complaints procedure above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

You may also contact the following with regard to an unresolved dispute:

The Consumer Affairs Officer, The Society of Motor Manufacturers and Traders, Forbes House, Halkin Street, London, SW1X 7DS.

The Consumer Affairs Officer should only be contacted with regard to a disputed claim and not with regard to any other matter concerning this policy.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.